

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF MINNESOTA

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**RICKI**

First name

**J**

Middle name

**STENE**

Last name and Suffix (Sr., Jr., II, III)

**KATHRYN**

First name

Middle name

**STENE**

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

**JAY STENE**

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

**xxx-xx-5089**

**xxx-xx-4443**

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

Include trade names and *doing business as* names

☐ I have not used any business name or EINs.

**ASF TWIN CREEK DAIRY, LLC**  
**ASF STENE FARMS, LLC**

Business name(s)

EINs

☒ I have not used any business name or EINs.

Business name(s)

EINs

**5. Where you live**

**18700 330TH AVE**  
**DETROIT LAKES, MN 56501**

Number, Street, City, State & ZIP Code

**Becker**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

**PO BOX 1306**  
**DETROIT LAKES, MN 56502**

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing *this district* to file for bankruptcy**

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- 
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
9. **Have you filed for bankruptcy within the last 8 years?** ☐ No.
- ☒ Yes.
- |          |                        |      |                 |             |                 |
|----------|------------------------|------|-----------------|-------------|-----------------|
| District | <b>FERGUS FALLS MN</b> | When | <b>10/25/02</b> | Case number | <b>02-65348</b> |
| District | _____                  | When | _____           | Case number | _____           |
| District | _____                  | When | _____           | Case number | _____           |
- 
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- |                       |       |                     |       |
|-----------------------|-------|---------------------|-------|
| Debtor                | _____ | Relationship to you | _____ |
| District              | _____ | When                | _____ |
| Case number, if known | _____ |                     |       |
| Debtor                | _____ | Relationship to you | _____ |
| District              | _____ | When                | _____ |
| Case number, if known | _____ |                     |       |
- 
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

\_\_\_\_\_  
Name of business, if any

\_\_\_\_\_  
Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).*

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

☒ No.

☐ Yes. What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property? \_\_\_\_\_

\_\_\_\_\_  
Number, Street, City, State & Zip Code

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

<b>16. What kind of debts do you have?</b>	16a.	<b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  <input checked="" type="checkbox"/> No. Go to line 16b.  <input type="checkbox"/> Yes. Go to line 17.
	16b.	<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  <input type="checkbox"/> No. Go to line 16c.  <input checked="" type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts  <hr/>

  

<b>17. Are you filing under Chapter 7?</b>  <b>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</b>	<input type="checkbox"/> No.  <input checked="" type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18.  I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  <input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes
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<b>18. How many Creditors do you estimate that you owe?</b>	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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<b>19. How much do you estimate your assets to be worth?</b>	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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<b>20. How much do you estimate your liabilities to be?</b>	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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**Part 7: Sign Below**

<b>For you</b>	<p>I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.</p> <p>If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.</p> <p>If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.</p>
<u>/s/ RICKI J STENE</u> <b>RICKI J STENE</b> Signature of Debtor 1	<u>/s/ KATHRYN STENE</u> <b>KATHRYN STENE</b> Signature of Debtor 2
Executed on <u>September 27, 2016</u> MM / DD / YYYY	Executed on <u>September 27, 2016</u> MM / DD / YYYY

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ Logan Moore**

Signature of Attorney for Debtor

Date

**September 27, 2016**

MM / DD / YYYY

**Logan Moore**

Printed name

**Velde Moore Ltd**

Firm name

**1118 Broadway St.**

**Alexandria, MN 56308**

Number, Street, City, State & ZIP Code

Contact phone **(320) 763-6561**

Email address

**logan@veldemoore.com**

**312083**

Bar number & State

**Fill in this information to identify your case:**

Debtor 1 **RICKI J STENE**  
First Name Middle Name Last Name

Debtor 2 **KATHRYN STENE**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF MINNESOTA**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		Your assets Value of what you own
<b>1. Schedule A/B: Property</b> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	<b>1,025,000.00</b>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	<b>827,801.00</b>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	<b>1,852,801.00</b>

#### Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
<b>2. Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	<b>1,925,611.79</b>
<b>3. Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$	<b>280,242.20</b>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$	<b>3,705,093.46</b>
<b>Your total liabilities</b>		<b>\$ 5,910,947.45</b>

#### Part 3: Summarize Your Income and Expenses

<b>4. Schedule I: Your Income</b> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$	<b>6,646.17</b>
<b>5. Schedule J: Your Expenses</b> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$	<b>3,625.00</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

- 6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
- 7. What kind of debt do you have?**
- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.



Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ \_\_\_\_\_

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
<b>From Part 4 on <i>Schedule E/F</i>, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>280,242.20</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>0.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>
9g. <b>Total.</b> Add lines 9a through 9f.	\$ <b>280,242.20</b>

Fill in this information to identify your case and this filing:

Debtor 1 **RICKI J STENE**  
First Name Middle Name Last Name

Debtor 2 **KATHRYN STENE**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF MINNESOTA**

Case number \_\_\_\_\_

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**111922 407TH STREET**

Street address, if available, or other description

**FERTILE** **MN** **56540-0000**  
City State ZIP Code

**Polk**  
County

What is the property? Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☒ Other **FARM**

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**SEE EXHIBIT A**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$600,000.00</b>	<b>\$600,000.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**OWNERS**

☐ Check if this is community property (see instructions)

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

**If you own or have more than one, list here:**

1.2

**18851 330TH AVE**

Street address, if available, or other description

**DETROIT LAKES MN 56501-0000**

City State ZIP Code

**Becker**

County

**What is the property?** Check all that apply

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☒ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**NE 1/4, SECTION 22, TOWNSHIP 139 NORTH, RANGE 40 WEST, BECKER COUNTY, MN**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$425,000.00**

Current value of the portion you own?

**\$425,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**VENDEE**

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$1,025,000.00**

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No

☒ Yes

3.1 Make: **FORD**  
Model: **ESCAPE**  
Year: \_\_\_\_\_  
Approximate mileage: \_\_\_\_\_  
Other information: \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$2,500.00**

Current value of the portion you own?

**\$2,500.00**

3.2 Make: **MERCURY**  
Model: **MONTEGEO**  
Year: **2006**  
Approximate mileage: **120000**  
Other information: \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$5,000.00**

Current value of the portion you own?

**\$5,000.00**

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

3.3 Make: **FORD**  
Model: **F350**  
Year: **2004**  
Approximate mileage: **230000**  
Other information:

**DIESEL; DUALY**

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$10,000.00**

**\$10,000.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- ☐ No  
☒ Yes

4.1 Make: \_\_\_\_\_  
Model: \_\_\_\_\_  
Year: \_\_\_\_\_

Other information:

**LITTLE BOAT WITH TROLLING MOTOR**

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$200.00**

**\$200.00**

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

**\$17,700.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

- ☐ No  
☒ Yes. Describe.....

**HOUSEHOLD GOODS AND FURNISHINGS**

**\$4,000.00**

**7. Electronics**

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

- ☐ No  
☒ Yes. Describe.....

**OLDER ELECTRONICS**

**\$500.00**

**8. Collectibles of value**

*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*

- ☒ No  
☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments*

- ☒ No

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe.....

**270 AND 20 GAUGE**

**\$600.00**

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

**CLOTHING**

**\$1,000.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

**WEDDING RINGS**

**\$500.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☐ No

☒ Yes. Give specific information.....

**MISCELLANEOUS TOOLS**

**\$200.00**

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$6,800.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

**CASH ON HAND**

**\$100.00**

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

17.1. **CHECKING ACCOUNT** **WELLS FARGO** **\$500.00**

17.2. **CHECKING** **WELLS FARGO** **\$1,000.00**

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**STENE FARMS, LLC: SEE EXHIBIT B**

**100** %

**\$800,000.00**

**TWIN CREEK DAIRY, LLC**

**100** %

**\$1.00**

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. .... Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

☐ No

☒ Yes. Give specific information..

**EARNED BUT UNPAID WAGES - RICKI**

**\$800.00**

**EARNED BUT UNPAID WAGES - KATHRYN**

**\$900.00**

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$803,301.00**

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

*Examples: Season tickets, country club membership*

- ☒ No  
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00**

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		<b>\$1,025,000.00</b>
56. Part 2: Total vehicles, line 5	<b>\$17,700.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$6,800.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$803,301.00</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$827,801.00</b>	Copy personal property total <b>\$827,801.00</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$1,852,801.00</b>



**EXHIBIT A**

PARCEL A:

The Southeast Quarter of the Northeast Quarter ( $SE\frac{1}{4}NE\frac{1}{4}$ ) and the Northeast Quarter of the Southeast Quarter ( $NE\frac{1}{4}SE\frac{1}{4}$ ) of Section Thirty-one (31), and the West Half of the Southwest Quarter ( $W\frac{1}{2}SW\frac{1}{4}$ ) of Section Thirty-two (32), all being in Township One Hundred Forty-eight (148) North of Range Forty-four (44), West of the Fifth Principal Meridian, Polk County, Minnesota.

AND

The Southeast Quarter of the Southeast Quarter ( $SE\frac{1}{4}SE\frac{1}{4}$ ) of Section Thirty-one (31), Township One Hundred Forty-eight (148), North of Range Forty-four (44), West of the Fifth Principal Meridian, Polk County, Minnesota.

The Southwest Quarter of the Northeast Quarter ( $SW\frac{1}{4}NE\frac{1}{4}$ ), the Northwest Quarter of the Southeast Quarter ( $NW\frac{1}{4}SE\frac{1}{4}$ ), the Southwest Quarter of the Northwest Quarter ( $SW\frac{1}{4}NW\frac{1}{4}$ ) and the North Half of the Southwest Quarter ( $N\frac{1}{2}SW\frac{1}{4}$ ), EXCEPT the South Half of the Southwest Quarter of the Northwest Quarter of the Southwest Quarter ( $S\frac{1}{2}SW\frac{1}{4}NW\frac{1}{4}SW\frac{1}{4}$ ), ALSO EXCEPT the South 670 feet of the East Half of the Northwest Quarter of the Southwest Quarter ( $E\frac{1}{2}NW\frac{1}{4}SW\frac{1}{4}$ ), ALSO EXCEPT the West 470 feet of the South 670 feet of the West Half of the Northeast Quarter of the Southwest Quarter ( $W\frac{1}{2}NE\frac{1}{4}SW\frac{1}{4}$ ), all in Section Five (5), Township One Hundred Forty-seven (147), North of Range Forty-four (44); West of the Fifth Principal Meridian, Polk County, Minnesota.

AND

The Southeast Quarter of the Northwest Quarter ( $SE\frac{1}{4}NW\frac{1}{4}$ ) and Lots Two (2), Three (3) and Four (4) of Section Five (5), Township One Hundred Forty-seven (147), North of Range Forty-four (44), West of the Fifth Principal Meridian, Polk County, Minnesota.

AND

The North Half of the Northeast Quarter ( $N\frac{1}{2}NE\frac{1}{4}$ ), also described as Government Lots One (1) and Two (2), Section Six (6), Township One Hundred Forty-seven (147), North of Range Forty-four (44), and the Southwest Quarter of the Southeast Quarter ( $SW\frac{1}{4}SE\frac{1}{4}$ ) of Section Thirty-one (31), Township One Hundred Forty-eight (148), North of Range Forty-four (44), West of the Fifth Principal Meridian, except however railroad and highway rights of way, Polk County, Minnesota.

**EXHIBIT B****PARCEL A.**

The North Half of the Southeast Quarter (N 1/2 of SE 1/4) of Section Twenty-two (22), Township One Hundred Thirty-seven (137), Range Thirty-nine (39), Otter Tail County, Minnesota, except a tract of land situated in the Southeast Quarter (SE 1/4) of Section Twenty-two (22), Township One Hundred Thirty-seven (137), Range Thirty-nine (39), Otter Tail County, Minnesota, described as follows  
Beginning at a point at the Northeast corner of said SE 1/4, thence running South along the Eastern line thereof 950 feet, thence West at a right angle 618 feet, thence North at a right angle and parallel with said East line to the North line of said SE 1/4, thence East along said North line to the point of beginning

AND

**PARCEL B**

That part of the S 1/2 of the SE 1/4 in Section 22, Township 137 North, Range 39 West of the Fifth Principal Meridian in Otter Tail County, Minnesota, described as follows  
Commencing at a found iron monument which designates the South quarter corner of said Section 22, thence South 89° 45' 15" East on an assumed bearing along the South line of said Section 22 for a distance of 1,231 53 feet to an iron monument, thence continuing South 89° 45' 15" East along the South line of said Section 22 for a distance of 155 90 feet to an iron monument, thence continuing South 89° 45' 15" East along the South line of said Section 22 for a distance of 1,275 49 feet to a found iron monument at the Southeast corner of said Section 22, thence North 00° 26' 25" West along the East line of said Section 22 for a distance of 1,325 98 feet to the Northeast corner of the SE 1/4 of the SE 1/4 of said Section 22, thence North 89° 50' 59" West along the North line of said SE 1/4 of the SE 1/4 for a distance of 53 14 feet to an iron monument, thence continuing North 89° 50' 59" West along the North line of said SE 1/4 of the SE 1/4 for a distance of 172 91 feet to an iron monument, thence continuing North 89° 50' 59" West along the North line of said SE 1/4 of the SE 1/4 for a distance of 257 41 feet to an iron monument, thence continuing North 89° 50' 59" West along the North line of said SE 1/4 of the SE 1/4 for a distance of 410 10 feet to an iron monument, said point is the point of beginning, thence continuing North 89° 50' 59" West along the North line of said SE 1/4 of the SE 1/4 and along the North line of the SW 1/4 of the SE 1/4 of said Section 22 for a distance of 554 33 feet to an iron monument, thence continuing North 89° 50' 59" West along the North line of said SW 1/4 of the SE 1/4 for a distance of 102 93 feet to an iron monument, thence South 00° 39' 58" East for a distance of 155 02 feet to an iron monument, thence North 88° 59' 06" East for a distance of 663 13 feet to an iron monument, thence North 03° 03' 54" West for a distance of 141 75 feet to the point of beginning

AND

**PARCEL C (TOBKIN TO STENE - AND FOR MORTGAGE ONLY)****"Tract A"**

That part of the South Half of the Southeast Quarter in Section 22, Township 137 North, Range 39 West of the Fifth Principle Meridian in Otter Tail County, Minnesota described as follows

Commencing at a found iron monument which designates the South Quarter corner of said Section 22, thence South 89 degrees 45 minutes 15 seconds East on an assumed bearing along the South line of said Section 22 for a distance of 2662 92 feet to the Southeast corner of said Section 22, thence North 00 degrees 26 minutes 25 seconds West along the East line of said Section 22 for a distance of 1325 98 feet to the Northeast corner of the South Half of the Southeast Quarter of said Section 22, thence North 89 degrees 50 minutes 59 seconds West along the North line of the South Half of the Southeast Quarter of said Section 22 for a distance of 2039 60 feet said point is the point of beginning, thence continuing North 89 degrees 50 minutes 59 seconds West along the North line of the South Half of the Southeast Quarter of said Section 22 for a distance of 627 43 feet to the Northwest corner of the South Half of the Southeast Quarter of said Section 22, thence South 00 degrees 37 minutes 14 seconds East for a distance of 309 72 feet, thence South 89 degrees 51 minutes 14 seconds East for a distance of 627 56 feet, thence North 00 degrees 37 minutes 14 seconds East for a distance of 309 58 feet to the point of beginning

AND

JUL 25 2016

OTTER TAIL COUNTY  
REGISTERED CLERK

That part of the South Half of the Southeast Quarter in Section 22, Township 137 North, Range 39 West of the Fifth Principle Meridian in Otter Tail County, Minnesota described as follows

Commencing at a found iron monument which designates the South Quarter corner of said Section 22, thence South 89 degrees 45 minutes 15 seconds East on an assumed bearing along the South line of said Section 22 for a distance of 2662.92 feet to the Southeast corner of said Section 22, thence North 00 degrees 28 minutes 25 seconds West along the East line of said Section 22 for a distance of 1325.98 feet to the Northeast corner of the South Half of the Southeast Quarter of said Section 22, thence North 89 degrees 50 minutes 59 seconds West along the North line of the South Half of the Southeast Quarter of said Section 22 for a distance of 1550.82 feet said point is the point of beginning, thence continuing North 89 degrees 50 minutes 59 seconds West along the North line of the South Half of the Southeast Quarter of said Section 22 for a distance of 145.12 feet, thence South 00 degrees 37 minutes 14 seconds East for a distance of 222.21 feet said point shall here as be known as Point A, thence South 89 degrees 50 minutes 59 seconds East for a distance of 837.15 feet, thence North 82 degrees 05 minutes 51 seconds East for a distance of 98.96 feet, thence South 89 degrees 50 minutes 32 seconds East for a distance of 770.27 feet to the East line of said Section 22, thence North 00 degrees 28 minutes 25 seconds West along the East line of said Section 22 for a distance of 175.81 feet to the Northeast corner of the South Half of the Southeast Quarter of said Section 22, thence North 89 degrees 50 minutes 59 seconds West along the North line of the South Half of the Southeast Quarter of said Section 22 for a distance of 893.58 feet, thence South 03 degrees 03 minutes 42 seconds East for a distance of 141.75 feet, thence South 88 degrees 59 minutes 08 seconds West for a distance of 663.13 feet, thence North 00 degrees 39 minutes 58 seconds West for a distance of 155.02 feet to the point of beginning. The above described tract contains 5.54 Acres

TOGETHER WITH a 33.00 foot wide access easement for lagoon maintenance over, under and across that part of the South Half of the Southeast Quarter in Section 22, lying adjacent to the South line of the above described tract

SUBJECT TO a 50.00 foot wide easement for public road purposes (C S A H No. 51) over, under and across the East 50.00 feet of the above described tract

AND FURTHER SUBJECT TO a 16.50 foot wide irrigator easement over, under and across that part of the above tract, the centerline is described as follows  
Beginning at the aforementioned Point A, thence on a non-tangential curve concave South, having a radius of 1139.16 feet and a central angle of 37 degrees 27 minutes 40 seconds, for a distance of 744.80 feet (chord bearing South 89 degrees 50 minutes 59 seconds East and a chord distance of 731.61 feet) to the South line of the above described tract and there terminating. Sidelines shall be prolonged or shortened to intersect the South line of the above described tract

## Fill in this information to identify your case:

Debtor 1	<b>RICKI J STENE</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>KATHRYN STENE</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MINNESOTA		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1:** Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
18851 330TH AVE DETROIT LAKES, MN 56501 Becker County NE 1/4, SECTION 22, TOWNSHIP 139 NORTH, RANGE 40 WEST, BECKER COUNTY, MN Line from <i>Schedule A/B</i> : 1.2	\$425,000.00	<input checked="" type="checkbox"/> \$10,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
FORD ESCAPE Line from <i>Schedule A/B</i> : 3.1	\$2,500.00	<input checked="" type="checkbox"/> \$3,775.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
2006 MERCURY MONTEGEO 120000 miles Line from <i>Schedule A/B</i> : 3.2	\$5,000.00	<input checked="" type="checkbox"/> \$3,775.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
2004 FORD F350 230000 miles DIESEL; DUALY Line from <i>Schedule A/B</i> : 3.3	\$10,000.00	<input checked="" type="checkbox"/> \$7,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
LITTLE BOAT WITH TROLLING MOTOR Line from <i>Schedule A/B</i> : 4.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>HOUSEHOLD GOODS AND FURNISHINGS</b> Line from Schedule A/B: <b>6.1</b>	<b>\$4,000.00</b>	<input checked="" type="checkbox"/> <b>\$4,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>OLDER ELECTRONICS</b> Line from Schedule A/B: <b>7.1</b>	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$500.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>270 AND 20 GAUGE</b> Line from Schedule A/B: <b>10.1</b>	<b>\$600.00</b>	<input checked="" type="checkbox"/> <b>\$600.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>CLOTHING</b> Line from Schedule A/B: <b>11.1</b>	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$1,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>WEDDING RINGS</b> Line from Schedule A/B: <b>12.1</b>	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$1,600.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>
<b>MISCELLANEOUS TOOLS</b> Line from Schedule A/B: <b>14.1</b>	<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>\$200.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>CASH ON HAND</b> Line from Schedule A/B: <b>16.1</b>	<b>\$100.00</b>	<input checked="" type="checkbox"/> <b>\$100.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>CHECKING ACCOUNT: WELLS FARGO</b> Line from Schedule A/B: <b>17.1</b>	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$500.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>CHECKING: WELLS FARGO</b> Line from Schedule A/B: <b>17.2</b>	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$1,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>EARNED BUT UNPAID WAGES - RICKI</b> Line from Schedule A/B: <b>35.1</b>	<b>\$800.00</b>	<input checked="" type="checkbox"/> <b>\$800.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>EARNED BUT UNPAID WAGES - KATHRYN</b> Line from Schedule A/B: <b>35.2</b>	<b>\$900.00</b>	<input checked="" type="checkbox"/> <b>\$900.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

3. **Are you claiming a homestead exemption of more than \$160,375?**  
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

**Fill in this information to identify your case:**

Debtor 1	<b>RICKI J STENE</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>KATHRYN STENE</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>DISTRICT OF MINNESOTA</b>		
Case number (if known)			

☐ Check if this is an amended filing

**Official Form 106D**

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
<b>2.1 ALLY FINANCIAL</b> <small>Creditor's Name</small>  <b>PO BOX 380901</b> <b>MINNEAPOLIS, MN</b> <b>55438-0901</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>Describe the property that secures the claim:</b> <b>2004 FORD F350 230000 miles</b> <b>DIESEL; DUALLY</b>  <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Purchase Money Security</b>	<b>\$3,000.00</b>	<b>\$10,000.00</b>
<b>Date debt was incurred</b> _____ <b>Last 4 digits of account number</b> _____			

<b>2.2 CENTRAL MINNESOTA CREDIT UNION</b> <small>Creditor's Name</small>  <b>20 S 4TH AVE SE</b> <b>MELROSE, MN 56352</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>Describe the property that secures the claim:</b> <b>STENE FARMS, LLC</b> <b>100 % ownership</b> <b>HOLDS TITLE TO DAIRY FARM</b> <b>OPERATED BY TWIN CREEK DAIRY, LLC</b> <b>SEE EXHIBIT B FOR LEGAL DESCRIPTION</b>  <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit	<b>\$1,200,638.08</b>	<b>\$800,000.00</b>	<b>\$400,638.08</b>
<b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another				

Debtor 1 **RICKI J STENE** Case number (if know) \_\_\_\_\_

First Name Middle Name Last Name

Debtor 2 **KATHRYN STENE**

First Name Middle Name Last Name

☐ Check if this claim relates to a community debt ☒ Other (including a right to offset) **FIRST MORTGAGE**

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number \_\_\_\_\_

2.3 **CURTIS AND SHARON JOHNSON** Describe the property that secures the claim: **\$318,000.00** **\$425,000.00** **\$0.00**

Creditor's Name

**C/O THORWALDSEN & MALMSTROM  
PO BOX 1599  
DETROIT LAKES, MN  
56502**

Number, Street, City, State & Zip Code

**18851 330TH AVE DETROIT LAKES,  
MN 56501 Becker County  
NE 1/4, SECTION 22, TOWNSHIP 139  
NORTH, RANGE 40 WEST, BECKER  
COUNTY, MN**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset) **CFD**

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number \_\_\_\_\_

2.4 **FORD CREDIT** Describe the property that secures the claim: **\$2,000.00** **\$5,000.00** **\$0.00**

Creditor's Name

**PO BOX 542000  
OMAHA, NE 68154-8000**

Number, Street, City, State & Zip Code

**2006 MERCURY MONTEGO 120000 miles**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset) **Purchase Money Security**

Who owes the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number \_\_\_\_\_

2.5 **QUALITY BANK** Describe the property that secures the claim: **\$401,973.71** **\$600,000.00** **\$0.00**

Creditor's Name

**C/O KALER DOELING,  
PLLP  
PO BOX 9231  
FARGO, ND 58106**

Number, Street, City, State & Zip Code

**111922 407TH STREET FERTILE,  
MN 56540 Polk County  
SEE EXHIBIT A**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only



Debtor 1 **RICKI J STENE**

First Name Middle Name Last Name

Case number (if know) \_\_\_\_\_

Debtor 2 **KATHRYN STENE**

First Name Middle Name Last Name

☐ At least one of the debtors and another

☐ Judgment lien from a lawsuit

☐ Check if this claim relates to a community debt

☒ Other (including a right to offset)

**FIRST MORTGAGE**

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$1,925,611.79**

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

**\$1,925,611.79**

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐

Name, Number, Street, City, State & Zip Code

**SELLNOW LAW OFFICE  
229 CENTRAL AVENUE  
LONG PRAIRIE, MN 56347**

On which line in Part 1 did you enter the creditor? 2.2

Last 4 digits of account number \_\_\_\_

**EXHIBIT A**

PARCEL A:

The Southeast Quarter of the Northeast Quarter ( $SE\frac{1}{4}NE\frac{1}{4}$ ) and the Northeast Quarter of the Southeast Quarter ( $NE\frac{1}{4}SE\frac{1}{4}$ ) of Section Thirty-one (31), and the West Half of the Southwest Quarter ( $W\frac{1}{2}SW\frac{1}{4}$ ) of Section Thirty-two (32), all being in Township One Hundred Forty-eight (148) North of Range Forty-four (44), West of the Fifth Principal Meridian, Polk County, Minnesota.

AND

The Southeast Quarter of the Southeast Quarter ( $SE\frac{1}{4}SE\frac{1}{4}$ ) of Section Thirty-one (31), Township One Hundred Forty-eight (148), North of Range Forty-four (44), West of the Fifth Principal Meridian, Polk County, Minnesota.

The Southwest Quarter of the Northeast Quarter ( $SW\frac{1}{4}NE\frac{1}{4}$ ), the Northwest Quarter of the Southeast Quarter ( $NW\frac{1}{4}SE\frac{1}{4}$ ), the Southwest Quarter of the Northwest Quarter ( $SW\frac{1}{4}NW\frac{1}{4}$ ) and the North Half of the Southwest Quarter ( $N\frac{1}{2}SW\frac{1}{4}$ ), EXCEPT the South Half of the Southwest Quarter of the Northwest Quarter of the Southwest Quarter ( $S\frac{1}{2}SW\frac{1}{4}NW\frac{1}{4}SW\frac{1}{4}$ ), ALSO EXCEPT the South 670 feet of the East Half of the Northwest Quarter of the Southwest Quarter ( $E\frac{1}{2}NW\frac{1}{4}SW\frac{1}{4}$ ), ALSO EXCEPT the West 470 feet of the South 670 feet of the West Half of the Northeast Quarter of the Southwest Quarter ( $W\frac{1}{2}NE\frac{1}{4}SW\frac{1}{4}$ ), all in Section Five (5), Township One Hundred Forty-seven (147), North of Range Forty-four (44); West of the Fifth Principal Meridian, Polk County, Minnesota.

AND

The Southeast Quarter of the Northwest Quarter ( $SE\frac{1}{4}NW\frac{1}{4}$ ) and Lots Two (2), Three (3) and Four (4) of Section Five (5), Township One Hundred Forty-seven (147), North of Range Forty-four (44), West of the Fifth Principal Meridian, Polk County, Minnesota.

AND

The North Half of the Northeast Quarter ( $N\frac{1}{2}NE\frac{1}{4}$ ), also described as Government Lots One (1) and Two (2), Section Six (6), Township One Hundred Forty-seven (147), North of Range Forty-four (44), and the Southwest Quarter of the Southeast Quarter ( $SW\frac{1}{4}SE\frac{1}{4}$ ) of Section Thirty-one (31), Township One Hundred Forty-eight (148), North of Range Forty-four (44), West of the Fifth Principal Meridian, except however railroad and highway rights of way, Polk County, Minnesota.

**EXHIBIT B****PARCEL A.**

The North Half of the Southeast Quarter (N 1/2 of SE 1/4) of Section Twenty-two (22), Township One Hundred Thirty-seven (137), Range Thirty-nine (39), Otter Tail County, Minnesota, except a tract of land situated in the Southeast Quarter (SE 1/4) of Section Twenty-two (22), Township One Hundred Thirty-seven (137), Range Thirty-nine (39), Otter Tail County, Minnesota, described as follows  
Beginning at a point at the Northeast corner of said SE 1/4, thence running South along the Eastern line thereof 950 feet, thence West at a right angle 618 feet, thence North at a right angle and parallel with said East line to the North line of said SE 1/4, thence East along said North line to the point of beginning

AND

**PARCEL B**

That part of the S 1/2 of the SE 1/4 in Section 22, Township 137 North, Range 39 West of the Fifth Principal Meridian in Otter Tail County, Minnesota, described as follows  
Commencing at a found iron monument which designates the South quarter corner of said Section 22, thence South 89° 45' 15" East on an assumed bearing along the South line of said Section 22 for a distance of 1,231 53 feet to an iron monument, thence continuing South 89° 45' 15" East along the South line of said Section 22 for a distance of 155 90 feet to an iron monument, thence continuing South 89° 45' 15" East along the South line of said Section 22 for a distance of 1,275 49 feet to a found iron monument at the Southeast corner of said Section 22, thence North 00° 26' 25" West along the East line of said Section 22 for a distance of 1,325 98 feet to the Northeast corner of the SE 1/4 of the SE 1/4 of said Section 22, thence North 89° 50' 59" West along the North line of said SE 1/4 of the SE 1/4 for a distance of 53 14 feet to an iron monument, thence continuing North 89° 50' 59" West along the North line of said SE 1/4 of the SE 1/4 for a distance of 172 91 feet to an iron monument, thence continuing North 89° 50' 59" West along the North line of said SE 1/4 of the SE 1/4 for a distance of 257 41 feet to an iron monument, thence continuing North 89° 50' 59" West along the North line of said SE 1/4 of the SE 1/4 for a distance of 410 10 feet to an iron monument, said point is the point of beginning, thence continuing North 89° 50' 59" West along the North line of said SE 1/4 of the SE 1/4 and along the North line of the SW 1/4 of the SE 1/4 of said Section 22 for a distance of 554 33 feet to an iron monument, thence continuing North 89° 50' 59" West along the North line of said SW 1/4 of the SE 1/4 for a distance of 102 93 feet to an iron monument, thence South 00° 39' 58" East for a distance of 155 02 feet to an iron monument, thence North 88° 59' 06" East for a distance of 663 13 feet to an iron monument, thence North 03° 03' 54" West for a distance of 141 75 feet to the point of beginning

AND

**PARCEL C (TOBKIN TO STENE - AND FOR MORTGAGE ONLY)****"Tract A"**

That part of the South Half of the Southeast Quarter in Section 22, Township 137 North, Range 39 West of the Fifth Principle Meridian in Otter Tail County, Minnesota described as follows

Commencing at a found iron monument which designates the South Quarter corner of said Section 22, thence South 89 degrees 45 minutes 15 seconds East on an assumed bearing along the South line of said Section 22 for a distance of 2662 92 feet to the Southeast corner of said Section 22, thence North 00 degrees 26 minutes 25 seconds West along the East line of said Section 22 for a distance of 1325 98 feet to the Northeast corner of the South Half of the Southeast Quarter of said Section 22, thence North 89 degrees 50 minutes 59 seconds West along the North line of the South Half of the Southeast Quarter of said Section 22 for a distance of 2039 60 feet said point is the point of beginning, thence continuing North 89 degrees 50 minutes 59 seconds West along the North line of the South Half of the Southeast Quarter of said Section 22 for a distance of 627 43 feet to the Northwest corner of the South Half of the Southeast Quarter of said Section 22, thence South 00 degrees 37 minutes 14 seconds East for a distance of 309 72 feet, thence South 89 degrees 51 minutes 14 seconds East for a distance of 627 56 feet, thence North 00 degrees 37 minutes 14 seconds East for a distance of 309 58 feet to the point of beginning

AND

JUL 25 2016

OTTER TAIL COUNTY  
REGISTERED CLERK

That part of the South Half of the Southeast Quarter in Section 22, Township 137 North, Range 39 West of the Fifth Principle Meridian in Otter Tail County, Minnesota described as follows

Commencing at a found iron monument which designates the South Quarter corner of said Section 22, thence South 89 degrees 45 minutes 15 seconds East on an assumed bearing along the South line of said Section 22 for a distance of 2662.92 feet to the Southeast corner of said Section 22, thence North 00 degrees 26 minutes 25 seconds West along the East line of said Section 22 for a distance of 1325.98 feet to the Northeast corner of the South Half of the Southeast Quarter of said Section 22, thence North 89 degrees 50 minutes 59 seconds West along the North line of the South Half of the Southeast Quarter of said Section 22 for a distance of 1550.82 feet said point is the point of beginning, thence continuing North 89 degrees 50 minutes 59 seconds West along the North line of the South Half of the Southeast Quarter of said Section 22 for a distance of 145.12 feet, thence South 00 degrees 37 minutes 14 seconds East for a distance of 222.21 feet said point shall here as be known as Point A, thence South 89 degrees 50 minutes 59 seconds East for a distance of 837.15 feet, thence North 62 degrees 05 minutes 51 seconds East for a distance of 98.96 feet, thence South 89 degrees 50 minutes 32 seconds East for a distance of 770.27 feet to the East line of said Section 22, thence North 00 degrees 26 minutes 25 seconds West along the East line of said Section 22 for a distance of 175.81 feet to the Northeast corner of the South Half of the Southeast Quarter of said Section 22, thence North 89 degrees 50 minutes 59 seconds West along the North line of the South Half of the Southeast Quarter of said Section 22 for a distance of 893.58 feet, thence South 03 degrees 03 minutes 42 seconds East for a distance of 141.75 feet, thence South 88 degrees 59 minutes 08 seconds West for a distance of 663.13 feet, thence North 00 degrees 39 minutes 58 seconds West for a distance of 155.02 feet to the point of beginning. The above described tract contains 5.54 Acres

TOGETHER WITH a 33.00 foot wide access easement for lagoon maintenance over, under and across that part of the South Half of the Southeast Quarter in Section 22, lying adjacent to the South line of the above described tract

SUBJECT TO a 50.00 foot wide easement for public road purposes (C S A H No. 51) over, under and across the East 50.00 feet of the above described tract

AND FURTHER SUBJECT TO a 16.50 foot wide irrigator easement over, under and across that part of the above tract, the centerline is described as follows  
Beginning at the aforementioned Point A, thence on a non-tangential curve concave South, having a radius of 1139.16 feet and a central angle of 37 degrees 27 minutes 40 seconds, for a distance of 744.80 feet (chord bearing South 89 degrees 50 minutes 59 seconds East and a chord distance of 731.61 feet) to the South line of the above described tract and there terminating. Sidelines shall be prolonged or shortened to intersect the South line of the above described tract

**Fill in this information to identify your case:**

Debtor 1 **RICKI J STENE**  
First Name Middle Name Last Name

Debtor 2 **KATHRYN STENE**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF MINNESOTA**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

**Official Form 106E/F**

**Schedule E/F: Creditors Who Have Unsecured Claims**

**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

**1. Do any creditors have priority unsecured claims against you?**

☐ No. Go to Part 2.

☒ Yes.

**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	<b>INTERNAL REVENUE SERVICE</b> <small>Priority Creditor's Name</small> <b>CENTRALIZED INSOLVENCY OP UNIT</b> <b>PO BOX 7346</b> <b>PHILADELPHIA, PA 19101-7346</b> <small>Number Street City State Zip Code</small>	<b>8191</b> <small>Last 4 digits of account number</small>	<b>\$280,242.20</b> <small>Priority amount</small>	<b>\$0.00</b> <small>Nonpriority amount</small>
	<b>When was the debt incurred?</b> _____			
	<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____		
	<b>PERSONAL LIABILITY FOR TWIN CREEK DAIRY LLC TAX OBLIGATIONS</b>			

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if know) \_\_\_\_\_

2.2	<b>MINNESOTA REVENUE</b> Priority Creditor's Name <b>PO BOX 64447 - BKY</b> <b>SAINT PAUL, MN 55164-0447</b> Number Street City State Zip Code	Last 4 digits of account number _____  When was the debt incurred? _____	_____  _____	_____  _____	_____  _____
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
		<b>TAXES OWED</b>			

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1	<b>AIRVIEW AG SERVICE</b> Nonpriority Creditor's Name <b>26486 520TH AVE</b> <b>HENNING, MN 56551</b> Number Street City State Zip Code	Last 4 digits of account number _____  When was the debt incurred? _____	_____  _____	_____  _____	<b>Total claim</b>  <b>\$6,128.97</b>
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>BUSINESS PURCHASES</b>			

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if know) \_\_\_\_\_

4.2

**ARVIG**

Nonpriority Creditor's Name

**150 2ND ST SW  
PERHAM, MN 56573**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$5,695.45**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **GENERAL SERVICES**

4.3

**CITY OF PERHAM**

Nonpriority Creditor's Name

**125 2ND AVE NE  
PERHAM, MN 56573**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **0001**

**\$4,825.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **GENERAL SERVICES**

4.4

**CNH INDUSTRIAL CAPITAL**

Nonpriority Creditor's Name

**PO BOX 3600  
LANCASTER, PA 17604**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

**Unknown**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **BUSINESS PURCHASES**

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if know) \_\_\_\_\_

4.5 **COUNTRYSIDE ENVRNMTL SOL LLC**  
Nonpriority Creditor's Name  
**6151 120TH AVE**  
**HOLLAND, MI 49424-9231**  
Number Street City State Zip Code  
**Who incurred the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ **Check if this claim is for a community debt**  
**Is the claim subject to offset?**  
☒ No  
☐ Yes

**Last 4 digits of account number** \_\_\_\_\_ **\$183.33**  
**When was the debt incurred?** \_\_\_\_\_  
**As of the date you file, the claim is:** Check all that apply  
☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **GENERAL SERVICES**

4.6 **CREDITORS SERVICE COMPANY**  
Nonpriority Creditor's Name  
**222 2ND AVE SE**  
**SUITE A**  
**PERHAM, MN 56573**  
Number Street City State Zip Code  
**Who incurred the debt?** Check one.  
☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ **Check if this claim is for a community debt**  
**Is the claim subject to offset?**  
☒ No  
☐ Yes

**Last 4 digits of account number** **5555** **\$9,354.65**  
**When was the debt incurred?** \_\_\_\_\_  
**As of the date you file, the claim is:** Check all that apply  
☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **JUDGMENT 56-CO-15-555 CREDITORS SERVICE COMPANY, ASSIGNEE OF AMERICAN AGCO VS TWIN CREEK DAIRY LLC**



Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if know) \_\_\_\_\_

4.7

**CREDITORS SERVICE COMPANY**

Nonpriority Creditor's Name

**222 2ND AVE SE  
SUITE A  
PERHAM, MN 56573**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$9,354.65**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

**JUDGMENT ENTERED IN OTTER TAIL CO  
DIST COURT FILE 56-CO-15-555 AND  
56-CV-16-1684 AGAINST DEBTOR  
(COLLECTING FOR PERHAM HEALTH)**

4.8

**DENNIS LINDNER**

Nonpriority Creditor's Name

**17501 COUNTY ROAD 23  
VERNDALE, MN 56481**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

**TWIN  
CREEK  
DAIRY**

**\$2,219.69**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

**BEET PULP**

4.9

**FOCUS RECEIVALBES  
MANAGEMENT**

Nonpriority Creditor's Name

**1130 NORTHCHASE PKWY  
MARIETTA, GA 30067**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

**3486**

**\$586.32**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

**COLLECTING ON BEHALF OF DIRECT TV**

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if know) \_\_\_\_\_

4.1  
0

**FREDRIKSON & BYRON PA**

Nonpriority Creditor's Name

**51 NORTH BROADWAY STE 400  
FARGO, ND 58102**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$359,388.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

**LAWSUIT ON BEHALF OF RANDALL AND  
LUANN CAROW & RJC ENTERPRISES OF  
PERHAM INC**

4.1  
1

**FREEDOM CREDIT UNION**

Nonpriority Creditor's Name

**2940 N UNIVERSITY DRIVE  
FARGO, ND 58102**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

**Unknown**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify \_\_\_\_\_

4.1  
2

**GREGORY J HAUPERT**

Nonpriority Creditor's Name

**11 SEVENTH AVENUE NORTH  
PO BOX 1433  
SAINT CLOUD, MN 56302**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1442**

**\$196,960.99**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

**JUDGMENT 86-CV-16-1442 CENTRA SOTA  
COOPERATIVE VS RICKI J STENE, TWIN  
CREEK DAIRY, LLC**

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if know) \_\_\_\_\_

4.1  
3

**JAMES I ROBERTS**

Nonpriority Creditor's Name

**5280 15TH AVENUE SE  
SAINT CLOUD, MN 56304**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **1630**

**\$587.15**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **JUDGMENT 56-CO-16-30 MN VETERINARY ASSOCIATES VS JAY STENE**

4.1  
4

**KAYS LUNDGREN ST GERMAIN**

Nonpriority Creditor's Name

**PO BOX 407  
THIEF RIVER FALLS, MN 56701**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$3,430.10**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **GENERAL SERVICES**

4.1  
5

**KELLER & ALMASSIAN PLC**

Nonpriority Creditor's Name

**230 EAST FULTON STREET  
GRAND RAPIDS, MI 49503**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$3,000,000.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **COLLECTING ON BEHALF OF SUNSHINE HEIFERS**

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if know) \_\_\_\_\_

4.1  
6

**KS DAIRY CONSULTING INC**

Nonpriority Creditor's Name

**1733 90TH AVE**

**DRESSER, WI 54009**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$411.85**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **SERVICES RENDERED**

4.1  
7

**LAKE REGION ELECTRIC COOP**

Nonpriority Creditor's Name

**PO BOX 643**

**PELICAN RAPIDS, MN 56572-0643**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

**0703;8903;9  
403**

**\$30,598.53**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify \_\_\_\_\_

4.1  
8

**LEHMAN TRUCKING**

Nonpriority Creditor's Name

**SCOTT LEHMAN**

**46236 MINNESOTA STREET**

**PERHAM, MN 56573**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$1,300.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **BUSINESS PURCHASES**

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if know) \_\_\_\_\_

4.1  
9

**MARK F UPHUS**

Last 4 digits of account number **3245**

**\$13,162.57**

Nonpriority Creditor's Name  
**310 MAIN STREET EAST  
PO BOX 158  
MELROSE, MN 56352**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **JUDGMENT 56-CV-15-3245 GENEX FARM  
SYSTEMS VS TIWN CREEK DAIRY LLC**

4.2  
0

**MINN POLLUTION CONTROL  
AGENCY**

Last 4 digits of account number \_\_\_\_\_

**\$1,230.00**

Nonpriority Creditor's Name

**FISCAL SERVICES  
520 LAFAYETTE RD  
SAINT PAUL, MN 55155-4194**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **ANNUAL FEEDLOT PERMIT FEE**

4.2  
1

**MINNESOTA VETERINARY ASSOC**

Last 4 digits of account number \_\_\_\_\_

**\$587.15**

Nonpriority Creditor's Name

**16571 HAVEN RD  
LITTLE FALLS, MN 56345**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **STIPULATION FILED IN OTTER TAIL CO  
DIST COURT FILE 56-CO-16-30**

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if know) \_\_\_\_\_

4.2  
2

**MUNSON LAKES NUTRITION**

Last 4 digits of account number \_\_\_\_\_

**\$8,121.86**

Nonpriority Creditor's Name

**PO BOX 549**

When was the debt incurred? \_\_\_\_\_

**HOWARD LAKE, MN 55349**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☒ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

☒ Other. Specify **BUSINESS PURCHASES**

4.2  
3

**NATIONWIDE MUTUAL INSURANCE CO**

Last 4 digits of account number \_\_\_\_\_

**\$6,961.46**

Nonpriority Creditor's Name

**DES MOINES REGIONAL OFFICE**

When was the debt incurred? \_\_\_\_\_

**1 NATIONWIDE GATEWAY DEPT 5604**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☒ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

☒ Other. Specify **BUSINESS INSURANCE**

4.2  
4

**NERESON AUTOMOTIVE INC**

Last 4 digits of account number **D001**

**\$1,955.96**

Nonpriority Creditor's Name

**923 HIGHWAY 10 EAST**

When was the debt incurred? \_\_\_\_\_

**PO BOX**

**DETROIT LAKES, MN 56502**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☒ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

☒ Other. Specify **BUSINESS PURCHASES**

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if know) \_\_\_\_\_

4.2  
5

**PAYMASTERS INC**

Nonpriority Creditor's Name

**105 GRAYSTONE PLAZA  
DETROIT LAKES, MN 56501**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$11,542.54**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **NSF**

4.2  
6

**PROFESSIONAL DAIRY SYSTEMS**

Nonpriority Creditor's Name

**PO BOX 149  
1449 HOMECREST AVE  
WADENA, MN 56482**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$2,653.55**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **BUSINESS PURCHASES**

4.2  
7

**QUIGLEY LAW FIRM**

Nonpriority Creditor's Name

**PO BOX 390113  
MINNEAPOLIS, MN 55439**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No

- ☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$14,334.75**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

- ☒ Other. Specify

**SUMMONS AND COMPLAINT FOR  
ZIEGLER, INC VS. TWIN CREEK DAIRY,  
LLC**

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if know) \_\_\_\_\_

4.2  
8

**RINKE NOONAN**

Nonpriority Creditor's Name

**PO BOX 1497  
SAINT CLOUD, MN 56302**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **4808**

**\$5,845.10**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **COLLECTING ON BEHALF OF HIGH PLAINS DAIRY**

4.2  
9

**UNITED ACCOUNTS INC**

Nonpriority Creditor's Name

**3481 S UNIVERSITY SUITE #201  
PO BOX 9239  
FARGO, ND 58106-9239**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_

**\$1,060.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **COLLECTING FOR HAWES SEPTIC TANK PUMPING**

4.3  
0

**WARNER GARAGE DOOR, INC**

Nonpriority Creditor's Name

**17 N MAIN  
PO BOX 129  
NEW YORK MILLS, MN 56567**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **4467**

**\$6,613.84**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **JUDGMENT 56-CO-14-467 WARNER GARAGE DOOR, INC. VS TWIN CREEK DAIRY, LLC**



Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if know)

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address  
**AMERICAN AGCO**  
**500 FARWELL AVE**  
**SOUTH SAINT PAUL, MN 55075**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number **5555**

Name and Address  
**CENTRA SOTA COOPERATIVE**  
**303 NE 6TH STREET**  
**LITTLE FALLS, MN 56345**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.12 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number **1442**

Name and Address  
**GENEX COOPERATIVE INC**  
**PO BOX 469**  
**SHAWANO, WI 54166-0469**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.19 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number **3092**

Name and Address  
**HAWES SEPTIC TANK PUMPING LLC**  
**35541 COUNTY HIGHWAY 67**  
**NEW YORK MILLS, MN 56567**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.29 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**MINNESOTA VETERINARY ASSOCIATE**  
**16571 HAVEN ROAD**  
**LITTLE FALLS, MN 56345**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.13 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number **1630**

Name and Address  
**MR. PAUL HUNT**  
**450 WEST MAIN STREET**  
**PERHAM, MN 56573**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.15 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**RCB COLLECTIONS**  
**PO BOX 706**  
**HIBBING, MN 55746-0706**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**ZIEGLER, INC**  
**3502 STATE HIGHWAY 210 W**  
**FERGUS FALLS, MN 56537**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.27 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1			Total Claim	
	6a. Domestic support obligations	6a.	\$	<b>0.00</b>
	6b. Taxes and certain other debts you owe the government	6b.	\$	<b>280,242.20</b>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	<b>0.00</b>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	<b>0.00</b>

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if know) \_\_\_\_\_

<b>Total claims from Part 2</b>	6e. <b>Total Priority.</b> Add lines 6a through 6d.	6e. \$ <u>280,242.20</u>
	<b>Total Claim</b>	
	6f. <b>Student loans</b>	6f. \$ <u>0.00</u>
	6g. <b>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</b>	6g. \$ <u>0.00</u>
	6h. <b>Debts to pension or profit-sharing plans, and other similar debts</b>	6h. \$ <u>0.00</u>
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <u>3,705,093.46</u>
	6j. <b>Total Nonpriority.</b> Add lines 6f through 6i.	6j. \$ <u>3,705,093.46</u>

**Fill in this information to identify your case:**

Debtor 1	<b>RICKI J STENE</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>KATHRYN STENE</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MINNESOTA		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
  - ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.2	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.3	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.4	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.5	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	

**Fill in this information to identify your case:**

Debtor 1	<b>RICKI J STENE</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>KATHRYN STENE</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MINNESOTA		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

**1. Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☒ No  
☐ Yes

**2. Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

**3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.1

Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

- ☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

3.2

Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

- ☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 RICKI J STENE

Debtor 2 KATHRYN STENE  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF MINNESOTA

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status\*

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

LOADER OPERATOR

STRATA CONCRETE

23180 CO HWY 6  
DETROIT LAKES, MN 56501

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

UNKNOWN

UPS

1045 13TH AVE SE  
DETROIT LAKES, MN 56501

How long employed there?

4 MONTHS

3 MONTH

\*See Attachment for Additional Employment Information

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>3,501.90</u>	\$ <u>4,195.40</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>3,501.90</u>	\$ <u>4,195.40</u>

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	\$ 3,501.90	\$ 4,195.40	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	\$ 575.90	\$ 35.40	
5b. Mandatory contributions for retirement plans	\$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	\$ 0.00	\$ 83.89	
5d. Required repayments of retirement fund loans	\$ 0.00	\$ 0.00	
5e. Insurance	\$ 296.36	\$ 0.00	
5f. Domestic support obligations	\$ 0.00	\$ 0.00	
5g. Union dues	\$ 0.00	\$ 59.58	
5h. Other deductions. Specify:	\$ 0.00	\$ 0.00	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	\$ 872.26	\$ 178.87	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	\$ 2,629.64	\$ 4,016.53	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ 0.00	\$ 0.00	
8b. Interest and dividends	\$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ 0.00	\$ 0.00	
8d. Unemployment compensation	\$ 0.00	\$ 0.00	
8e. Social Security	\$ 0.00	\$ 0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	\$ 0.00	\$ 0.00	
8g. Pension or retirement income	\$ 0.00	\$ 0.00	
8h. Other monthly income. Specify:	\$ 0.00	\$ 0.00	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	\$ 0.00	\$ 0.00	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ 2,629.64	\$ 4,016.53	= \$ 6,646.17
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:			
		+\$ 0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies			\$ 6,646.17
			<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p><b>DEBTOR 1 WORK IS SEASONAL - WILL BE WORKING THROUGH NOVEMBER 2016.</b></p> <p><b>DEBTOR 2 WILL BE WORKING FOR UPS THROUGH AUGUST 2016. WORKED AT BERGEN'S GREENHOUSES UNTIL THROUGH APRIL 2016.</b></p> </div>			

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

**Official Form B 6I**  
**Attachment for Additional Employment Information**

<b>Spouse</b>	
Occupation	<b>WORKS IN DIRT ROOM</b>
Name of Employer	<b>BERGEN'S GREENHOUSES</b>
How long employed	<b>UNKNOWN</b>
Address of Employer	<b>801 WILLOW ST W DETROIT LAKES, MN 56501</b>

Fill in this information to identify your case:

Debtor 1 RICKI J STENE

Debtor 2 KATHRYN STENE  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF MINNESOTA

Case number  
(If known) \_\_\_\_\_

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No  
☐ Yes  
☐ No  
☐ Yes  
☐ No  
☐ Yes  
☐ No  
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No  
☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,000.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00



Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

<b>6. Utilities:</b>								
6a. Electricity, heat, natural gas	6a. \$	<u>150.00</u>						
6b. Water, sewer, garbage collection	6b. \$	<u>0.00</u>						
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>200.00</u>						
6d. Other. Specify: _____	6d. \$	<u>0.00</u>						
<b>7. Food and housekeeping supplies</b>	7. \$	<u>500.00</u>						
<b>8. Childcare and children's education costs</b>	8. \$	<u>0.00</u>						
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<u>100.00</u>						
<b>10. Personal care products and services</b>	10. \$	<u>100.00</u>						
<b>11. Medical and dental expenses</b>	11. \$	<u>20.00</u>						
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>300.00</u>						
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<u>100.00</u>						
<b>14. Charitable contributions and religious donations</b>	14. \$	<u>0.00</u>						
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.								
15a. Life insurance	15a. \$	<u>0.00</u>						
15b. Health insurance	15b. \$	<u>0.00</u>						
15c. Vehicle insurance	15c. \$	<u>250.00</u>						
15d. Other insurance. Specify: <b>PROPERTY INSURANCE</b>	15d. \$	<u>250.00</u>						
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____								
	16. \$	<u>0.00</u>						
<b>17. Installment or lease payments:</b>								
17a. Car payments for Vehicle 1	17a. \$	<u>230.00</u>						
17b. Car payments for Vehicle 2	17b. \$	<u>425.00</u>						
17c. Other. Specify: _____	17c. \$	<u>0.00</u>						
17d. Other. Specify: _____	17d. \$	<u>0.00</u>						
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>								
	18. \$	<u>0.00</u>						
<b>19. Other payments you make to support others who do not live with you.</b>								
	\$	<u>0.00</u>						
Specify: _____								
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>								
20a. Mortgages on other property	20a. \$	<u>0.00</u>						
20b. Real estate taxes	20b. \$	<u>0.00</u>						
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>						
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>						
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>						
<b>21. Other:</b> Specify: _____	21. +\$	<u>0.00</u>						
<b>22. Calculate your monthly expenses</b>								
22a. Add lines 4 through 21.	<div style="border: 1px solid black; padding: 5px;"> <table border="0"> <tr> <td>\$</td> <td><u>3,625.00</u></td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td><u>3,625.00</u></td> </tr> </table> </div>		\$	<u>3,625.00</u>	\$		\$	<u>3,625.00</u>
\$			<u>3,625.00</u>					
\$								
\$	<u>3,625.00</u>							
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
22c. Add line 22a and 22b. The result is your monthly expenses.								
<b>23. Calculate your monthly net income.</b>								
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$	<u>6,646.17</u>						
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<u>3,625.00</u>						
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .								
	23c. \$	<u>3,021.17</u>						
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?								
<input checked="" type="checkbox"/> No.								
<input type="checkbox"/> Yes. <span style="border: 1px solid black; padding: 2px; display: inline-block; width: 400px; vertical-align: top;">Explain here:</span>								

**Fill in this information to identify your case:**

Debtor 1 **RICKI J STENE**  
First Name Middle Name Last Name

Debtor 2 **KATHRYN STENE**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF MINNESOTA

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ RICKI J STENE  
**RICKI J STENE**  
Signature of Debtor 1

Date September 27, 2016

X /s/ KATHRYN STENE  
**KATHRYN STENE**  
Signature of Debtor 2

Date September 27, 2016

Fill in this information to identify your case:

Debtor 1 **RICKI J STENE**  
First Name Middle Name Last Name

Debtor 2 **KATHRYN STENE**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF MINNESOTA**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married  
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No  
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

**PO BOX 453  
PERHAM, MN 56573**

Dates Debtor 1 lived there

From-To:  
**UNKNOWN**

Debtor 2 Prior Address:

☒ Same as Debtor 1

Dates Debtor 2 lived there

☒ Same as Debtor 1  
From-To:

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

Debtor 1

Sources of income  
Check all that apply.

Gross income  
(before deductions and exclusions)

**\$21,594.41**

- ☒ Wages, commissions, bonuses, tips  
☐ Operating a business

Debtor 2

Sources of income  
Check all that apply.

Gross income  
(before deductions and exclusions)

**\$14,487.80**

- ☒ Wages, commissions, bonuses, tips  
☐ Operating a business

From January 1 of current year until the date you filed for bankruptcy:

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

Debtor 1		Debtor 2	
Sources of income	Gross income	Sources of income	Gross income
Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No  
☐ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income	Gross income from each source	Sources of income	Gross income
Describe below.	(before deductions and exclusions)	Describe below.	(before deductions and exclusions)

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

- ☒ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No  
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known)

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
<b>WARNER GARAGE DOOR, INC. VS TWIN CREEK DAIRY, LLC 56-CV-16-635</b>	<b>DEBT COLLECTION</b>	<b>DISTRICT COURT</b>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
<b>WARNER GARAGE DOOR, INC. VS TWIN CREEK DAIRY, LLC 56-CO-14-467</b>	<b>DEBT COLLECTION</b>	<b>DISTRICT COURT</b>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
<b>GENEX FARM SYSTEMS VS TWIN CREEK DAIRY LLC 56-CV-15-3245</b>	<b>DEBT COLLECTION</b>	<b>DISTRICT COURT</b>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
<b>CENTRA SOTA COOPERATIVE VS RICKI J. STENE, TWIN CREEK DAIRY, LLC 86-CV-16-1442</b>	<b>DEBT COLLECTION</b>	<b>DISTRICT COURT</b>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
<b>MN VETERINARY ASSOCIATES VS JAY STENE 56-CO-16-30</b>	<b>DEBT COLLECTION</b>	<b>CONCILLIATION COURT</b>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
<b>CREDITORS SERVICE COMPANY, ASSIGNEE OF AMERICAN AGCO VS TWIN CREEK DAIRY LLC 56-CO-15-555</b>	<b>DEBT COLLECTION</b>	<b>DISTRICT COURT</b>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
<b>ZIEGLER, INC. VS TWIN CREEK DAIRY, LLC</b>	<b>DEBT COLLECTION</b>	<b>DISTRICT COURT</b>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

- ☐ No. Go to line 11.  
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
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11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☐ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☐ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☐ No  
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☐ No  
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☐ No  
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
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**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No  
☐ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known)

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<b>VELDE MOORE LTD 1118 BROADWAY ALEXANDRIA, MN 56308</b>			<b>\$0.00</b>

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<b>NEIGHBOR</b>	<b>HOMESTEAD LOCATED IN BECKER COUNTY MN AND FARM LAND LOCATED IN BECKER COUNTY; VALUE UNKNOWN</b>	<b>MORTGAGE PAID ALONG WITH TAX LIEN</b>	<b>JUNE 2016</b>
<b>NONE</b>			
<b>UNKNOWN/AUCTION</b>	<b>ALL FARM MACHINERY; RECREATIONAL ITEMS</b>	<b>ALL FUNDS TURNED OVER TO MIDWEST BANK</b>	<b>MAY 2016</b>
<b>NONE</b>			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

**Part 8:** List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No  
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	---------------------------------	-------------------------------	--	---

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known)

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No  
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No  
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No  
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☐ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☐ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation  
☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed EIN: From-To
TWIN CREEK DAIRY, LLC	DAIRY	UNKNOWN
STENE FARMS, LLC	FARMING	UNKNOWN

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No  
☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ RICKI J STENE  
RICKI J STENE  
Signature of Debtor 1

/s/ KATHRYN STENE  
KATHRYN STENE  
Signature of Debtor 2

Date September 27, 2016

Date September 27, 2016

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).  
Official Form 107 **Statement of Financial Affairs for Individuals Filing for Bankruptcy**

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 **RICKI J STENE**  
First Name Middle Name Last Name

Debtor 2 **KATHRYN STENE**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF MINNESOTA**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Have Secured Claims**

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <b>ALLY FINANCIAL</b>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: <b>DEBTOR(S) WILL CONTINUE TO MAKE ALL NECESSARY PYMTS WITHOUT REAFF AGREEMENT</b>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: <b>2004 FORD F350 230000 miles DIESEL; DUALY</b>		
Creditor's name: <b>CENTRAL MINNESOTA CREDIT UNION</b>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: <b>STENE FARMS, LLC 100 % ownership HOLDS TITLE TO DAIRY FARM OPERATED BY TWIN CREEK DAIRY, LLC SEE EXHIBIT B FOR LEGAL DESCRIPTION</b>		

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

Creditor's name: **CURTIS AND SHARON JOHNSON**

Description of property securing debt: **18851 330TH AVE DETROIT LAKES, MN 56501 Becker County NE 1/4, SECTION 22, TOWNSHIP 139 NORTH, RANGE 40 WEST, BECKER COUNTY, MN**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☒ Retain the property and enter into a *Reaffirmation Agreement*.  
☐ Retain the property and [explain]:

☐ No  
☒ Yes

Creditor's name: **FORD CREDIT**

Description of property securing debt: **2006 MERCURY MONTEGO 120000 miles**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:

☐ No  
☒ Yes

**DEBTOR(S) WILL CONTINUE TO MAKE ALL NECESSARY PYMTS WITHOUT REAFF AGREEMENT**

Creditor's name: **QUALITY BANK**

Description of property securing debt: **111922 407TH STREET FERTILE, MN 56540 Polk County SEE EXHIBIT A**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☒ Retain the property and enter into a *Reaffirmation Agreement*.  
☐ Retain the property and [explain]:

☐ No  
☒ Yes

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases**

**Will the lease be assumed?**

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ RICKI J STENE

**RICKI J STENE**

Signature of Debtor 1

Date September 27, 2016

X /s/ KATHRYN STENE

**KATHRYN STENE**

Signature of Debtor 2

Date September 27, 2016

**United States Bankruptcy Court  
District of Minnesota**

In re **RICKI J STENE  
KATHRYN STENE**

Debtor(s)

Case No.  
Chapter

**7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal Services, I have agreed to accept .....	\$	<b>2,000.00</b>
Prior to the filing of this statement I have received .....	\$	<b>0.00</b>
Balance Due .....	\$	<b>2,000.00</b>

2. The source of the compensation paid to me was:  
☒ Debtor ☐ Other (specify)

3. The source of the compensation to be paid to me is:  
☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people or entities sharing in the compensation, is attached.

5. In return for the above-disclosed fee, together with such further fee, if any, as is provided in the written contract required by 11 U.S.C. §528(a)(1), I have agreed to render legal service for all aspects of the bankruptcy case, including:

A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

B. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

D. Representation of the debtor in contested bankruptcy matters; and

E. Other services reasonably necessary to represent the debtor(s).

6. Pursuant to Local Rules 1007-1 and 1007-3-1, I have advised the debtor of the requirements in the Statement of Financial Affairs to disclose all payments made, or property transferred, by or on behalf of the debtor to any person, including attorneys, for consultation concerning debt consolidation or reorganization, relief under bankruptcy law, or preparation of a petition in bankruptcy. I have reviewed the debtor's disclosures and they are accurate and complete to the best of my knowledge.

LOCAL FORM 1007-1  
REVISED 06/16

CERTIFICATION

I certify that the foregoing, together with the written contract required by 11 U.S.C. §528(a)(1), is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy case.

Dated: **September 27, 2016**

Signature of Attorney

**/s/ Logan Moore**

**Logan Moore 312083**

United States Bankruptcy Court  
District of Minnesota

In re **RICKI J STENE**  
**KATHRYN STENE**

Debtor(s)

Case No.

Chapter

**7**

**BUSINESS INCOME AND EXPENSES**

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ **0.00**

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income \$ **0.00**

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor) \$ **0.00**

4. Payroll Taxes **0.00**

5. Unemployment Taxes **0.00**

6. Worker's Compensation **0.00**

7. Other Taxes **0.00**

8. Inventory Purchases (Including raw materials) **0.00**

9. Purchase of Feed/Fertilizer/Seed/Spray **0.00**

10. Rent (Other than debtor's principal residence) **0.00**

11. Utilities **0.00**

12. Office Expenses and Supplies **0.00**

13. Repairs and Maintenance **0.00**

14. Vehicle Expenses **0.00**

15. Travel and Entertainment **0.00**

16. Equipment Rental and Leases **0.00**

17. Legal/Accounting/Other Professional Fees **0.00**

18. Insurance **0.00**

19. Employee Benefits (e.g., pension, medical, etc.) **0.00**

20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):

DESCRIPTION

TOTAL

21. Other (Specify):

DESCRIPTION

TOTAL

22. Total Monthly Expenses (Add items 3-21) \$ **0.00**

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:**

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2) \$ **0.00**



Fill in this information to identify your case:

Debtor 1 RICKI J STENE

Debtor 2 KATHRYN STENE  
(Spouse, if filing)

United States Bankruptcy Court for the: District of Minnesota

Case number \_\_\_\_\_  
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A - 1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- ☐ Married and your spouse is NOT filing with you. You and your spouse are:
- ☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
- ☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm	<div style="text-align: right;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from a business, profession, or farm \$ _____ Copy here -> \$ _____	
6. Net income from rental and other real property	<div style="text-align: right;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from rental or other real property \$ _____ Copy here -> \$ _____	
7. Interest, dividends, and royalties	\$ _____	\$ _____

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8. <b>Unemployment compensation</b> Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you _____ \$ _____ For your spouse _____ \$ _____	\$ _____	\$ _____
9. <b>Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act.	\$ _____	\$ _____
10. <b>Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. _____ _____ Total amounts from separate pages, if any.	\$ _____ \$ _____ + \$ _____	\$ _____ \$ _____ \$ _____
11. <b>Calculate your total current monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ _____	\$ _____
	+	= \$ _____
		Total current monthly income

**Part 2: Determine Whether the Means Test Applies to You**

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 \_\_\_\_\_ **Copy line 11 here=>** \$ \_\_\_\_\_

Multiply by 12 (the number of months in a year) **x 12**

12b. The result is your annual income for this part of the form 12b. \$ \_\_\_\_\_

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live. \_\_\_\_\_

Fill in the number of people in your household. \_\_\_\_\_

Fill in the median family income for your state and size of household. \_\_\_\_\_ 13. \$ \_\_\_\_\_

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. **How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X /s/ RICKI J STENE**

**RICKI J STENE**

Signature of Debtor 1

Date **September 27, 2016**

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

**X /s/ KATHRYN STENE**

**KATHRYN STENE**

Signature of Debtor 2

Date **September 27, 2016**

MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 RICKI J STENE

Debtor 2 KATHRYN STENE  
(Spouse, if filing)

United States Bankruptcy Court for the: District of Minnesota

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 122A - 1Supp

### Statement of Exemption from Presumption of Abuse Under § 707(b)(2)

12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

#### Part 1 Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 1).

- ☒ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- ☐ Yes. Go to Part 2.

#### Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:
- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.
  - ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.
  - ☐ **I am performing a homeland defense activity for at least 90 days.**
  - ☐ **I performed a homeland defense activity for at least 90 days**, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

Fill in this information to identify your case:

Debtor 1 RICKI J STENE

Debtor 2 KATHRYN STENE  
(Spouse, if filing)

United States Bankruptcy Court for the: District of Minnesota

Case number \_\_\_\_\_  
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A - 1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- ☐ Married and your spouse is NOT filing with you. You and your spouse are:
- ☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
- ☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm	<div style="text-align: center;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from a business, profession, or farm \$ _____ Copy here -> \$ _____	
6. Net income from rental and other real property	<div style="text-align: center;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from rental or other real property \$ _____ Copy here -> \$ _____	
7. Interest, dividends, and royalties	\$ _____	\$ _____

Debtor 1 **RICKI J STENE**  
Debtor 2 **KATHRYN STENE**

Case number (if known) \_\_\_\_\_

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8. <b>Unemployment compensation</b> Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you _____ \$ _____ For your spouse _____ \$ _____	\$ _____	\$ _____
9. <b>Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act.	\$ _____	\$ _____
10. <b>Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. _____ _____ Total amounts from separate pages, if any.	\$ _____ \$ _____ + \$ _____	\$ _____ \$ _____ \$ _____
11. <b>Calculate your total current monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ _____	\$ _____
	+	= \$ _____
		Total current monthly income

**Part 2: Determine Whether the Means Test Applies to You**

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 \_\_\_\_\_ **Copy line 11 here=>** \$ \_\_\_\_\_

Multiply by 12 (the number of months in a year) **x 12**

12b. The result is your annual income for this part of the form 12b. \$ \_\_\_\_\_

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live. \_\_\_\_\_

Fill in the number of people in your household. \_\_\_\_\_

Fill in the median family income for your state and size of household. \_\_\_\_\_ 13. \$ \_\_\_\_\_

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. **How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X /s/ RICKI J STENE**

**RICKI J STENE**

Signature of Debtor 1

Date **September 27, 2016**

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

**X /s/ KATHRYN STENE**

**KATHRYN STENE**

Signature of Debtor 2

Date **September 27, 2016**

MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 RICKI J STENE

Debtor 2 KATHRYN STENE

(Spouse, if filing)

United States Bankruptcy Court for the: District of Minnesota

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 122A - 1Supp

### Statement of Exemption from Presumption of Abuse Under § 707(b)(2)

12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

#### Part 1 Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 1).

- ☒ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- ☐ Yes. Go to Part 2.

#### Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:
- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.
  - ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.
  - ☐ **I am performing a homeland defense activity for at least 90 days.**
  - ☐ **I performed a homeland defense activity for at least 90 days**, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

**You are an individual filing for bankruptcy,**  
and

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as "incurred by an individual  
primarily for a personal, family, or  
household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under  
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan  
for family farmers or  
fishermen

Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

### Chapter 7: Liquidation

\$245 filing fee

\$75 administrative fee

+ \$15 trustee surcharge

\$335 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.



### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

#### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

[http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: [http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html).

In Alabama and North Carolina, go to: <http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

AIRVIEW AG SERVICE  
26486 520TH AVE  
HENNING MN 56551

ALLY FINANCIAL  
PO BOX 380901  
MINNEAPOLIS MN 55438-0901

AMERICAN AGCO  
500 FARWELL AVE  
SOUTH SAINT PAUL MN 55075

ARVIG  
150 2ND ST SW  
PERHAM MN 56573

CENTRA SOTA COOPERATIVE  
303 NE 6TH STREET  
LITTLE FALLS MN 56345

CENTRAL MINNESOTA CREDIT UNION  
20 S 4TH AVE SE  
MELROSE MN 56352

CITY OF PERHAM  
125 2ND AVE NE  
PERHAM MN 56573

CNH INDUSTRIAL CAPITAL  
PO BOX 3600  
LANCASTER PA 17604

COUNTRYSIDE ENVRNMTL SOL LLC  
6151 120TH AVE  
HOLLAND MI 49424-9231

CREDITORS SERVICE COMPANY  
222 2ND AVE SE  
SUITE A  
PERHAM MN 56573

CURTIS AND SHARON JOHNSON  
C/O THORWALDSEN & MALMSTROM  
PO BOX 1599  
DETROIT LAKES MN 56502

DENNIS LINDNER  
17501 COUNTY ROAD 23  
VERNDALE MN 56481

FOCUS RECEIVALBES MANAGEMENT  
1130 NORTHCHASE PKWY  
MARIETTA GA 30067

FORD CREDIT  
PO BOX 542000  
OMAHA NE 68154-8000

FREDRIKSON & BYRON PA  
51 NORTH BROADWAY STE 400  
FARGO ND 58102

FREEDOM CREDIT UNION  
2940 N UNIVERSITY DRIVE  
FARGO ND 58102

GENEX COOPERATIVE INC  
PO BOX 469  
SHAWANO WI 54166-0469

GREGORY J HAUPERT  
11 SEVENTH AVENUE NORTH  
PO BOX 1433  
SAINT CLOUD MN 56302

HAWES SEPTIC TANK PUMPING LLC  
35541 COUNTY HIGHWAY 67  
NEW YORK MILLS MN 56567

INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OP UNIT  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

JAMES I ROBERTS  
5280 15TH AVENUE SE  
SAINT CLOUD MN 56304

KAYS LUNDGREN ST GERMAIN  
PO BOX 407  
THIEF RIVER FALLS MN 56701

KELLER & ALMASSIAN PLC  
230 EAST FULTON STREET  
GRAND RAPIDS MI 49503

KS DAIRY CONSULTING INC  
1733 90TH AVE  
DRESSER WI 54009

LAKE REGION ELECTRIC COOP  
PO BOX 643  
PELICAN RAPIDS MN 56572-0643

LEHMAN TRUCKING  
SCOTT LEHMAN  
46236 MINNESOTA STREET  
PERHAM MN 56573

MARK F UPHUS  
310 MAIN STREET EAST  
PO BOX 158  
MELROSE MN 56352

MINN POLLUTION CONTROL AGENCY  
FISCAL SERVICES  
520 LAFAYETTE RD  
SAINT PAUL MN 55155-4194

MINNESOTA REVENUE  
PO BOX 64447 - BKY  
SAINT PAUL MN 55164-0447

MINNESOTA VETERINARY ASSOC  
16571 HAVEN RD  
LITTLE FALLS MN 56345

MINNESOTA VETERINARY ASSOCIATE  
16571 HAVEN ROAD  
LITTLE FALLS MN 56345

MR. PAUL HUNT  
450 WEST MAIN STREET  
PERHAM MN 56573

MUNSON LAKES NUTRITION  
PO BOX 549  
HOWARD LAKE MN 55349

NATIONWIDE MUTUAL INSURANCE CO  
DES MOINES REGIONAL OFFICE  
1 NATIONWIDE GATEWAY DEPT 5604  
DES MOINES IA 50391-5604

NERESON AUTOMOTIVE INC  
923 HIGHWAY 10 EAST  
PO BOX  
DETROIT LAKES MN 56502

PAYMASTERS INC  
105 GRAYSTONE PLAZA  
DETROIT LAKES MN 56501

PROFESSIONAL DAIRY SYSTEMS  
PO BOX 149  
1449 HOMECREST AVE  
WADENA MN 56482

QUALITY BANK  
C/O KALER DOELING, PLLP  
PO BOX 9231  
FARGO ND 58106

QUIGLEY LAW FIRM  
PO BOX 390113  
MINNEAPOLIS MN 55439

RCB COLLECTIONS  
PO BOX 706  
HIBBING MN 55746-0706

RINKE NOONAN  
PO BOX 1497  
SAINT CLOUD MN 56302

SELLNOW LAW OFFICE  
229 CENTRAL AVENUE  
LONG PRAIRIE MN 56347

UNITED ACCOUNTS INC  
3481 S UNIVERSITY SUITE #201  
PO BOX 9239  
FARGO ND 58106-9239

WARNER GARAGE DOOR, INC  
17 N MAIN  
PO BOX 129  
NEW YORK MILLS MN 56567

ZIEGLER, INC  
3502 STATE HIGHWAY 210 W  
FERGUS FALLS MN 56537